

**304.39-117 Motor vehicle insurance card to be in paper or electronic format --
Presentation of electronic insurance card to peace officer. (Effective January 1, 2027)**

- (1) As used in this section, the following have the same meaning as in KRS 186A.040:
 - (a) "Accessible online insurance verification system" or "system";
 - (b) "Commercial motor vehicle";
 - (c) "Insurer"; and
 - (d) "Personal motor vehicle."
- (2)
 - (a) Each insurer shall provide to the insured, in compliance with administrative regulations promulgated by the commissioner, written proof in the form of an insurance card that the insured has in full force and effect the security required under this subtitle.
 - (b) An insurer may provide an insurance card in either a paper or an electronic format.
 - (c) For commercial motor vehicles, the insurance card shall clearly indicate that the coverage is commercial or fleet coverage.
- (3) If an owner enters into an insurance contract on a newly acquired motor vehicle, or changes insurance carriers on an existing motor vehicle, the owner shall keep the paper insurance card or an electronic device to download the insurance card in his or her motor vehicle for the following number of days after the date the coverage took effect as prima facie evidence that the required security is currently in full force and effect, and shall show the card to a peace officer upon request:
 - (a) Except as provided in paragraph (b) of this subsection, forty-five (45) days for a commercial motor vehicle; or
 - (b) Seven (7) days for a:
 1. Personal motor vehicle; or
 2. Commercial motor vehicle if the commercial motor vehicle is covered by an insurer that has opted to report to the accessible online insurance verification system.
- (4) For a personal motor vehicle or a commercial motor vehicle if the commercial motor vehicle is covered by an insurer that has opted to report to the accessible online insurance verification system:
 - (a) The paper or electronic insurance card or the system shall be evidence to a peace officer who requests the card if the peace officer has access to the system; and
 - (b) If the system does not list the vehicle identification number of the motor vehicle as an insured vehicle, the peace officer may accept a paper or electronic insurance card as evidence that the required security is currently in full force and effect on the motor vehicle if the card was effective no more than seven (7) days before the date on which the peace officer requests the card.
- (5) For purposes of this section:

- (a) An insurance card in an electronic format means the display of an image on any electronic device, including a cellular phone or any other type of portable electronic device, depicting a current valid representation of the card;
- (b) Whenever a person presents an electronic device pursuant to this section, that person assumes all liability for any damage to the electronic device; and
- (c) When a person provides evidence of financial responsibility using an electronic device to a peace officer, the peace officer shall only view the electronic image of the insurance card and is prohibited from viewing any other content on the electronic device.

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History: Amended 2025 Ky. Acts ch. 39, sec. 11, effective January 1, 2027. -- Amended 2014 Ky. Acts ch. 10, sec. 1, effective July 15, 2014. -- Amended 2013 Ky. Acts ch. 83, sec. 1, effective June 25, 2013. -- Amended 2010 Ky. Acts ch. 24, sec. 1528, effective July 15, 2010. -- Amended 2004 Ky. Acts ch. 130, sec. 5, effective July 13, 2004. -- Created 1988 Ky. Acts ch. 348, sec. 1, effective July 15, 1988.